Form B6A
(10/05)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**

CHAPTER **13**

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint Or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
4319 Hollow Oak Drive, Dallas, TX Lot 11, Block 23/8705 of Bent Tree West, City of Dallas, Collins County, Texas	Homestead	C	$355,848.00	$312,000.00
		Total:	**$355,848.00**	

(Report also on Summary of Schedules)

Form B6B
(10/05)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**

CHAPTER **13**

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	C	$50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Chase 1532005194 - $1700.00 Chase 1532011143 - $400.00 ATM Debit w/ Chase $500 ATM Debit w/ Chase - $1000 Savings w/ Chase 1562666477 - $1000.00	C	$4,600.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	**X**			
4. Household goods and furnishings, including audio, video and computer equipment.		Daughter's Bedroom - $200 Guest Bedroom & lucite table- $10.00 Study - sofa, chair, broken pole lamp - $20 Photos, Paintings - $3000 Home office - $2500 Master Bedrom - bedroom suite $200.00 Living room - sofa, glass table $200.00 Dining room - Henredon table - $500.00 4 sets of bath towels, 4 set of bed linens - $75 Fitz and Floyd dishes and glassware - $75 Kitchen table - $100.00 Kitchen, leather sofa, chair and coffee table - $2000 Outdoor furntiture - $200	C	$9,080.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	**X**			
6. Wearing apparel.		(H) Scrubs, business clothes - $500.00 (W) Work slacks, blouses - $500.00	C	$1,500.00
			Total >	**$15,230.00**

Form B6B
(10/05)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**

CHAPTER **13**

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		(Daughter) - school clothes and shoes - $500.00		
7. Furs and jewelry.		2 wedding bands, braclet and costume jewelry - $200	C	$700.00
8. Firearms and sports, photographic, and other hobby equipment.	**X**			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Universal life w/ Principal Insurance Disability with Northwest Mutual - No cash value Diability policy with Principal Insurance	C	$16,000.00
		Term Insurance - West Coast Life - No cash value Northwest Mututal - No cash value Hartford Life - no cash value	C	$0.00
10. Annuities. Itemize and name each issuer.	**X**			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).		Sep plan College fund for daughter - Chase	C	$105,000.00
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	**X**			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	**X**			
			Total >	**$136,930.00**

Form B6B
(10/05)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**

CHAPTER **13**

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
14. Interests in partnerships or joint ventures. Itemize.	**X**			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	**X**			
16. Accounts receivable.		Billing done by managed care company - receive whatever the insurance plan will pay	C	$0.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	**X**			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	**X**			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	**X**			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		(H) Co-Beneficiary on mother's will - mother is living in reasonable good health	C	$0.00
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	**X**			
			Total >	**$136,930.00**

Form B6B
(10/05)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**

CHAPTER **13**

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	**X**			
23. Licenses, franchises, and other general intangibles. Give particulars.		(His) Medical license (Hers) Counseling license L.P.C.	C	$0.00
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	**X**			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Volvo XC90	C	$32,875.00
		2004 Land Rover Discovery	C	$27,975.00
		2004 Volkswagon Jetta	C	$17,050.00
26. Boats, motors, and accessories.	**X**			
27. Aircraft and accessories.	**X**			
28. Office equipment, furnishings, and supplies.	**X**			
29. Machinery, fixtures, equipment, and supplies used in business.		Blood pressure cuff, stethoscope, carbon dioxide monitor, oxygen monitor	C	$50.00
30. Inventory.		(His) Fax machine and home computer (Hers) Copier, fax , file cabinet, lap top computer, couch, 3	C	$100.00
			Total >	**$214,980.00**

Form B6B
(10/05)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**

CHAPTER **13**

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		chairs, 2 chairs in waiting area, desk		
31. Animals.		1 dogs and 1 cat	C	$50.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
			Total >	**$215,030.00**

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**

CHAPTER **13**

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

☐ 11 U.S.C. § 522(b)(2)
☑ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds $125,000.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
4319 Hollow Oak Drive, Dallas, TX Lot 11, Block 23/8705 of Bent Tree West, City of Dallas, Collins County, Texas	Const. Art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001, 41.002	$43,848.00	$355,848.00
Daughter's Bedroom - $200 Guest Bedroom & lucite table- $10.00 Study - sofa, chair, broken pole lamp - $20 Photos, Paintings - $3000 Home office - $2500 Master Bedrom - bedroom suite $200.00 Living room - sofa, glass table $200.00 Dining room - Henredon table - $500.00 4 sets of bath towels, 4 set of bed linens - $75 Fitz and Floyd dishes and glassware - $75 Kitchen table - $100.00 Kitchen, leather sofa, chair and coffee table - $2000 Outdoor furntiture - $200	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	$9,080.00	$9,080.00
(H) Scrubs, business clothes - $500.00 (W) Work slacks, blouses - $500.00	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(5)	$1,500.00	$1,500.00
		$54,428.00	**$366,428.00**

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**

CHAPTER **13**

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Continuation Sheet No. 1

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
(Daughter) - school clothes and shoes - $500.00			
2 wedding bands, braclet and costume jewelry - $200	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(6)	$700.00	$700.00
Universal life w/ Principal Insurance Disability with Northwest Mutual - No cash value Diability policy with Principal Insurance	Tex. Ins. Code arts. 3.50-2, § 10; 3.50, § 9	$16,000.00	$16,000.00
Term Insurance - West Coast Life - No cash value Northwest Mututal - No cash value Hartford Life - no cash value	Tex. Ins. Code arts. 3.50-2, § 10; 3.50, § 9	$0.00	$0.00
Sep plan College fund for daughter - Chase	Tex. Educ. Code § 54.639	$105,000.00	$105,000.00
2004 Volvo XC90	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9)	$0.00	$32,875.00
2004 Land Rover Discovery	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9)	$0.00	$27,975.00
Blood pressure cuff, stethoscope, carbon dioxide monitor, oxygen monitor	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(4)	$50.00	$50.00
1 dogs and 1 cat	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(11)	$50.00	$50.00
		$176,228.00	**$549,078.00**

Form B6D (10/05) IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**
(If Known)
CHAPTER **13**

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: **xxxxxxxxxx0695** **Bank of America** **P O Box 1598** **Norfolk, VA 23501**		C	DATE INCURRED: **1/05** NATURE OF LIEN: **Vehicle** COLLATERAL: **Land Rover Discovery** REMARKS: VALUE: **$27,975.00**				**$28,590.77**	**$615.77**
ACCT #: **Ethan Allen /GEMB** **P O Box 981439** **El Paso, TX 79998-1439**		C	DATE INCURRED: NATURE OF LIEN: **Purchase Money** COLLATERAL: **Office Furniture** REMARKS: VALUE: **$0.00**				**$4,597.00**	**$4,597.00**
ACCT #: **Ethan Allen /GEMB** **P O Box 981439** **El Paso, TX 79998-1439**		C	DATE INCURRED: NATURE OF LIEN: **Purchase Money** COLLATERAL: **Office Furniture** REMARKS: VALUE: **$0.00**				**$3,173.00**	**$3,173.00**
ACCT #: **xxxxxx2284** **National City Mortgage** **P.O. Box 1820** **Dayton, OH 45401**		C	DATE INCURRED: NATURE OF LIEN: **Homestead** COLLATERAL: **4319 Hollow Oak Drive, Dallas, TX 75287** REMARKS: VALUE: **$0.00**				**$312,000.00**	**$312,000.00**
ACCT #: **xxxxxxxxx6294** **SunTrust bank** **Mail Code 9207** **PO Box 4986** **Orlando, FL 32802-**		C	DATE INCURRED: NATURE OF LIEN: **Vehicle** COLLATERAL: **2004 Volkswagon Jetta** REMARKS: VALUE: **$17,050.00**				**$16,848.00**	

1 continuation sheets attached

Subtotal (Total of this Page) > **$365,208.77**
Total (Use only on last page) > **$365,208.77**
(Report total also on Summary of Schedules)

Form B6D (10/05) IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**
(If Known)

CHAPTER **13**

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Continuation Sheet No. 1

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: **xxxx8146** **Volvo Finance NA** **10 Link Drive** **Rockleigh, NJ 07647-2509**		**C**	DATE INCURRED: **10/04** NATURE OF LIEN: **Vehicle** COLLATERAL: **XC90** REMARKS: VALUE: **$32,875.00**				**$42,176.00**	**$9,301.00**

Subtotal (Total of this Page) >	**$42,176.00**
Total (Use only on last page) >	**$407,384.77**

(Report total also on Summary of Schedules)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**

CHAPTER **13**

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS

(Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to $10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**
Claims of certain farmers and fishermen, up to $4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**
Claims of individuals up to $2,225* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☑ **Taxes and Certain Other Debts Owed to Governmental Units**
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☑ **Administrative allowances under 11 U.S.C. Sec. 330**
Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.

** Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

2 continuation sheets attached

IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**
(If Known)

CHAPTER **13**

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Continuation Sheet No. 1

TYPE OF PRIORITY	Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT #: **George A Shelburne** **6116 North Central Expressway, Suite 92** **Dallas, Texas 75206**		**C**	DATE INCURRED: **2006** CONSIDERATION: **CPA fees** REMARKS:				**$3,150.00**	**$3,150.00**
ACCT #: **Internal Revenue Service** **Department of the Treasury** **1100 Commerce, MD 5205 DAL** **Dallas, TX 75242**		**C**	DATE INCURRED: CONSIDERATION: **Taxes** REMARKS:				**$75,000.00**	**$75,000.00**
						Total for this Page (Subtotal) >	**$78,150.00**	**$78,150.00**
						Running Total >	**$78,150.00**	**$78,150.00**

IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**
(If Known)

CHAPTER **13**

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Continuation Sheet No. 2

TYPE OF PRIORITY	Administrative allowances

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT #: **George A. Shelburne, Attorney at Law** **6116 N. Central Expressway** **Suite 920** **Dallas, Texas 75206**		**C**	DATE INCURRED: **06/22/2006** CONSIDERATION: **Attorney Fees** REMARKS:				**$1,750.00**	**$1,750.00**
						Total for this Page (Subtotal) >	**$1,750.00**	**$1,750.00**
						Running Total >	**$79,900.00**	**$79,900.00**

IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**
(If Known)

CHAPTER **13**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: **xxxx-xxxx-xxxx-7691** **Chase** **P.O. Box 15919** **Wilmington, DE 19850**		C	DATE INCURRED: CONSIDERATION: **Credit Card** REMARKS:				**$11,977.00**
ACCT #: **xxxxxxxx6979** **Chase** **P.O. Box 15919** **Wilmington, DE 19850**		C	DATE INCURRED: CONSIDERATION: **Credit Card** REMARKS:				**$1,798.00**
ACCT #: **Comptroller of Public Accounts** **Bankruptcy Section** **P O Box 13528** **Austin, TX 78711**		C	DATE INCURRED: CONSIDERATION: **Notice Only** REMARKS:				**$0.00**
ACCT #: **xxxx-xxxx-xxxx-3367** **Discover Card Services** **P.O. Box 15316** **Wilmington, DE 19850**		C	DATE INCURRED: CONSIDERATION: **Credit Card** REMARKS:				**$6,794.00**
ACCT #: **Internal Revenue Service** **Department of the Treasury** **1100 Commerce, MD 5205 DAL** **Dallas, TX 75242**		C	DATE INCURRED: CONSIDERATION: **Notice Only** REMARKS:				**$25,000.00**
ACCT #: **Janna Countryman** **Chapter 13 Trustee** **P O Box 941166** **Plano, TX 75094-1166**		C	DATE INCURRED: CONSIDERATION: **Notice Only** REMARKS:				**Notice Only**
ACCT #: **Neiman Marcus** **P.O. Box 720848** **Dallas, TX 75372**		C	DATE INCURRED: CONSIDERATION: **Credit Card** REMARKS:				**$2,244.00**

1 continuation sheets attached

Subtotal > **$47,813.00**

Total (Use only on last page of the completed Schedule F) >

IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**
(If Known)

CHAPTER **13**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Continuation Sheet No. 1

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: **xxxxx9405** **Nordstrom** **P.O. Box 79134** **Phoenix, AZ 85062-9134**		**C**	DATE INCURRED: CONSIDERATION: **Credit Card** REMARKS:				**$1,439.00**
ACCT #: **xxxx6461** **Sears Bankruptcy Recoverey** **Mgmg. Services, Inc.** **P.O. Box 3671** **Des Moines, IA 50322-0674**		**C**	DATE INCURRED: CONSIDERATION: **Credit Card** REMARKS:				**$2,200.00**
ACCT #: **Texas Workforce Commission** **TEC Building - Bankruptcy** **101 East 15th Street** **Austin, TX 78778**		**C**	DATE INCURRED: CONSIDERATION: **Notice Only** REMARKS:				**$0.00**
ACCT #: **U.S. Trustee** **110 No College, Suite 300** **Tyler, TX 75702**		**C**	DATE INCURRED: CONSIDERATION: **Notice Only** REMARKS:				**$0.00**
ACCT #: **US Attorney General** **Main Justice Bldg #5111** **10th & Constitution Ave NW** **Washington, DC 20530**		**C**	DATE INCURRED: CONSIDERATION: **Notice Only** REMARKS:				**Notice Only**
						Subtotal >	**$3,639.00**
						Total (Use only on last page of the completed Schedule F) >	**$51,452.00**

Form B6G
(10/05)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**

CHAPTER **13**

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Cushman and Wakefield 12830 Hillcrest Suite 110 Dallas, TX 75230	Office Lease Contract to be ASSUMED

Form B6H
(10/05)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**

CHAPTER **13**

SCHEDULE H - CODEBTORS

☑ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Form B6I
(10/05)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**

CHAPTER **13**

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12, or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	Dependents of Debtor and Spouse			
Married	Relationship: Daughter	Age: 16	Relationship:	Age:

Employment	**Debtor**	**Spouse**
Occupation	Physician	Therapist
Name of Employer	ESA	Bonnie J Stein M.ED
How Long Employed	20 years	15 years
Address of Employer	Mesquite, Texas	12810 Hillcrest Rd Dallas, TX 75230

INCOME: (Estimate of average monthly income)	**DEBTOR**	**SPOUSE**
1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	$0.00	$0.00
2. Estimate monthly overtime	$0.00	$0.00
3. SUBTOTAL	**$0.00**	**$0.00**
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	$0.00	$0.00
b. Social Security Tax	$0.00	$0.00
c. Medicare	$0.00	$0.00
d. Insurance	$0.00	$0.00
e. Union dues	$0.00	$0.00
f. Retirement	$0.00	$0.00
g. Other (specify)	$0.00	$0.00
h. Other (specify)	$0.00	$0.00
i. Other (specify)	$0.00	$0.00
j. Other (specify)	$0.00	$0.00
k. Other (specify)	$0.00	$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	**$0.00**	**$0.00**
6. TOTAL NET MONTHLY TAKE HOME PAY	**$0.00**	**$0.00**
7. Regular income from operation of business or profession or farm (attach detailed stmt)	$21,000.00	$2,185.00
8. Income from real property	$0.00	$0.00
9. Interest and dividends	$0.00	$0.00
10. Alimony, maintenance or support payments payable to debtor for the debtor's use or that of dependents listed above.	$0.00	$0.00
11. Social Security or government assistance (specify)	$0.00	$0.00
12. Pension or retirement income	$0.00	$0.00
13. Other monthly income (specify)		
a.	$0.00	$0.00
b.	$0.00	$0.00
c.	$0.00	$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	**$21,000.00**	**$2,185.00**
15. TOTAL MONTHLY INCOME (Add amounts shown on lines 6 and 14)	**$21,000.00**	**$2,185.00**

16. TOTAL COMBINED MONTHLY INCOME: **$23,185.00** (Report also on Summary of Schedules)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Mrs Stein business has been operating at a loss and anticiates to begin showing a profit in January 2007.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**

CHAPTER **13**

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	$4,626.47
a. Are real estate taxes included? ☑ Yes ☐ No	
b. Is property insurance included? ☑ Yes ☐ No	
2. Utilities: a. Electricity and heating fuel	$299.00
b. Water and sewer	$115.00
c. Telephone	$157.00
d. Other: cell phone	$310.00
3. Home maintenance (repairs and upkeep)	$320.00
4. Food	$500.00
5. Clothing	$200.00
6. Laundry and dry cleaning	$100.00
7. Medical and dental expenses	$360.00
8. Transportation (not including car payments)	$300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	$50.00
10. Charitable contributions	$50.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	
b. Life	$1,200.00
c. Health	$950.00
d. Auto	$720.00
e. Other: Disability	$1,100.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In Chapter 11, 12, and 13 cases, do not list payments included in the plan)	
a. Auto: Volvo	$956.57
b. Other: Land Rover	$777.84
c. Other: Volkswagon	$405.82
d. Other: College 529 Plan for Daughter	$400.00
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	$6,736.88
17.a. Other: See attached personal expenses	$850.00
17.b. Other:	
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	**$21,484.58**

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: **None.**

20. STATEMENT OF MONTHLY NET INCOME

a. Total monthly income from Line 16 of Schedule I	$23,185.00
b. Total monthly expenses from Line 18 above	$21,484.58
c. Monthly net income (a. minus b.)	$1,700.42

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**

CHAPTER **13**

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense	Amount
School Lunches	$100.00
Work lunches as Debtor is on road	$200.00
Pet Food, Vaccinations	$60.00
Health Club	$60.00
Haircuts	$150.00
Household Cleaning Supplies	$40.00
Contact Lens	$60.00
Toll Tags	$120.00
Exterminator	$60.00
Total >	**$850.00**

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

In re: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**

CHAPTER **13**

EXHIBIT TO SCHEDULE J - BUSINESS INCOME AND EXPENSES

Physician

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:

1. Gross Income for 12 Months Prior to Filing:	**$21,000.00**	

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income:		**$21,000.00**

PART C - ESTIMATED AVERAGE FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor):	**$0.00**	
4. Payroll Taxes:	**$0.00**	
5. Unemployment Taxes:	**$0.00**	
6. Worker's Compensation:	**$0.00**	
7. Other Taxes:	**$3,082.33**	
8. Inventory Purchases (including raw materials):	**$0.00**	
9. Purchase of Feed/Fertilizer/Seed/Spray:	**$0.00**	
10. Rent (other than debtor's principal residence):	**$0.00**	
11. Utilities:	**$0.00**	
12. Office Expenses and Supplies:	**$0.00**	
13. Repairs and Maintenance:	**$0.00**	
14. Vehicle Expenses:	**$0.00**	
15. Travel and Entertainment:	**$150.00**	
16. Equipment Rental and Leases:	**$0.00**	
17. Legal/Accounting/Other Professional Fees:	**$193.75**	
18. Insurance:	**$0.00**	
19. Employee Benefits (e.g., pension, medical, etc.):	**$0.00**	
20. Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify):	**None**	
21. Other (Specify):		
Malpractice Insurance	**$1,335.00**	
Continuing Medical Seminars	**$171.00**	
22. Total Monthly Expenses (Add items 3 - 21)		**$4,932.08**

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:

23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2):		**$16,067.92**

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

In re: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**

CHAPTER **13**

EXHIBIT TO SCHEDULE J - BUSINESS INCOME AND EXPENSES

Continuation Sheet No. 1

Professional Counselor

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:

1. Gross Income for 12 Months Prior to Filing:	**$0.00**	

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income:		**$2,185.00**

PART C - ESTIMATED AVERAGE FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor):	**$0.00**	
4. Payroll Taxes:	**$0.00**	
5. Unemployment Taxes:	**$0.00**	
6. Worker's Compensation:	**$0.00**	
7. Other Taxes:	**$0.00**	
8. Inventory Purchases (including raw materials):	**$0.00**	
9. Purchase of Feed/Fertilizer/Seed/Spray:	**$0.00**	
10. Rent (other than debtor's principal residence):	**$723.38**	
11. Utilities:	**$0.00**	
12. Office Expenses and Supplies:	**$100.00**	
13. Repairs and Maintenance:	**$0.00**	
14. Vehicle Expenses:	**$0.00**	
15. Travel and Entertainment:	**$0.00**	
16. Equipment Rental and Leases:	**$610.00**	
17. Legal/Accounting/Other Professional Fees:	**$50.00**	
18. Insurance:	**$0.00**	
19. Employee Benefits (e.g., pension, medical, etc.):	**$0.00**	
20. Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify):	**None**	
21. Other (Specify):		
Ozarka Water	**$42.02**	
Website	**$128.95**	
SBC Fax Line	**$59.45**	
Malpractice Insurance	**$25.00**	
Telephone	**$66.00**	
22. Total Monthly Expenses (Add items 3 - 21)		**$1,804.80**

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:

23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2):		**$380.20**

Form 6-Summary
(10/05)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**

CHAPTER **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	$355,848.00		
B - Personal Property	Yes	5	$215,030.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		$407,384.77	
E - Creditors Holding Unsecured Priority Claims	Yes	3		$79,900.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		$51,452.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			$23,185.00
J - Current Expenditures of Individual Debtor(s)	Yes	4			$21,484.58
		Total >	$570,878.00	$538,736.77	

Form 6-Summary
(10/05)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**

CHAPTER **13**

Statistical Summary of Certain Liabilities (28 U.S.C. § 159)
[Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	**$0.00**
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	**$78,150.00**
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	**$0.00**
Student Loan Obligations (from Schedule F)	**$0.00**
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	**$0.00**
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	**$0.00**
TOTAL	**$78,150.00**

The foregoing information is for statistical purposes only under 28 U.S.C. § 159.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**

CHAPTER **13**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **23** (Total shown on summary page plus 1.) sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **07/08/2006**

Signature **/s/ Ralph G Stein**
Ralph G Stein

Date **07/08/2006**

Signature **/s/ Bonnie J Stein**
Bonnie J Stein

[If joint case, both spouses must sign.]

Penalty for making a false statement or concealing property: Fine of up to $500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**

CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None ☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
$115,000.00	**2006 Dr Stein income**
$185.00	**2006 Mrs. Stein**
$217,914.00	**2005 Business income Dr Stein**
$203,449.00	**2004 Business Income Dr. Stein**

2. Income other than from employment or operation of business

None ☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
$18,000.00	**2005 Withdrawal from Sep plan**

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None ☐

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than $600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
SunTrust Bank	**Monthly**	**$405.00**	**$16,848.00**
Volvo Finance	**Monthly**	**$956.00**	**$42,176.00**
Bank of America	**Monthly**	**$777.00**	**$28,590.77**
National City Mortgage	**Monthly**	**$4,618.00**	**$312,000.00**

None ☑

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than $5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**

CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

None ☑

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☑

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☑

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None ☑

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None ☑

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☑

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None ☑

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than $200 in value per individual family member and charitable contributions aggregating less than $100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None ☑

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**

CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

---

9. Payments related to debt counseling or bankruptcy

None ☐

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
GreenPath Credit Counseling **38505 Country Club Drive Suite 250** **Farmington Hills, MI 48331**	**June 22, 2006**	**$60.00**
George A Shelburne **6116 North Central Expwy, Suite 920** **Dallas, Texas 75206**		**$1750 attorney fees plus $294 filing fees**

---

10. Other transfers

None ☑

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☑

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

---

11. Closed financial accounts

None ☑

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

12. Safe deposit boxes

None ☑

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

13. Setoffs

None ☑

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

14. Property held for another person

None ☑

List all property owned by another person that the debtor holds or controls.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**

CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

None ☑

15. Prior address of debtor

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

None ☑

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

---

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☑

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None ☑

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☑

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**

CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

18. Nature, location and name of business

None ☐

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME, ADDRESS, AND LAST FOUR DIGITS OF SOC. SEC. NO. / COMPLETE EIN OR OTHER TAXPAYER I.D. NO.	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Dr Ralph Stein **4319 Hollow Oak Drive** **Dallas, TX 75287**	**Anesthesioligist**	**1986 - present**
Bonnie Stein **12810 Hillcrest Road** **Suite B222** **Dallas, TX 75230**	**Licensed Professional Counselor**	**1991 - present**

None ☑

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☐

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
George A Shelburne **6116 North Central Expwy., Suite 920** **Dallas, TX 75206**	**2002 - present**

None ☑

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**

CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

None ☑ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None ☑ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

---

20. Inventories

None ☑ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None ☑ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

---

21. Current Partners, Officers, Directors and Shareholders

None ☑ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None ☑ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

---

22. Former partners, officers, directors and shareholders

None ☑ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None ☑ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

---

23. Withdrawals from a partnership or distributions by a corporation

None ☑ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

---

24. Tax Consolidation Group

None ☑ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

---

25. Pension Funds

None ☑ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO **06-40948**

CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **07/08/2006**

Signature of Debtor **/s/ Ralph G Stein**
Ralph G Stein

Date **07/08/2006**

Signature of Joint Debtor (if any) **/s/ Bonnie J Stein**
Bonnie J Stein

Penalty for making a false statement: Fine of up to $500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

Bank of America
P O Box 1598
Norfolk, VA 23501

Chase
P.O. Box 15919
Wilmington, DE 19850

Comptroller of Public Accounts
Bankruptcy Section
P O Box 13528
Austin, TX 78711

Discover Card Services
P.O. Box 15316
Wilmington, DE 19850

Ethan Allen /GEMB
P O Box 981439
El Paso, TX 79998-1439

George A Shelburne
6116 North Central Expressway,
Dallas, Texas 75206

George A. Shelburne, Attorney a
6116 N. Central Expressway
Suite 920
Dallas, Texas 75206

Internal Revenue Service
Department of the Treasury
1100 Commerce, MD 5205 DAL
Dallas, TX 75242

Janna Countryman
Chapter 13 Trustee
P O Box 941166
Plano, TX 75094-1166

National City Mortgage
P.O. Box 1820
Dayton, OH 45401

Neiman Marcus
P.O. Box 720848
Dallas, TX 75372

Nordstrom
P.O. Box 79134
Phoenix, AZ 85062-9134

Sears Bankruptcy Recoverey
Mgmg. Services, Inc.
P.O. Box 3671
Des Moines, IA 50322-0674

SunTrust bank
Mail Code 9207
PO Box 4986
Orlando, FL 32802-

Texas Workforce Commission
TEC Building - Bankruptcy
101 East 15th Street
Austin, TX 78778

U.S. Trustee
110 No College, Suite 300
Tyler, TX 75702

US Attorney General
Main Justice Bldg #5111
10th & Constitution Ave NW
Washington, DC 20530

Volvo Finance NA
10 Link Drive
Rockleigh, NJ 07647-2509

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Ralph G Stein**
Bonnie J Stein

CASE NO. **06-40948**

CHAPTER **13**

Certificate of Service

I hereby certify that I have sent a copy of the Add Creditor letter along with a copy of the Notice of Bankruptcy, Notice of Section 341 Meeting and all Bar Dates and a Proof of Claim (copies attached) to Churchill Apartments, 3734 Gus Thomasson Road, Mesquite, TX 75150-3673, via First Class Mail, postage prepaid on this the _____ day of ____________________, 2006

Date: **07/08/2006**

/s/ George A. Shelburne
George A. Shelburne
Attorney for the Debtor(s)

Form B22C (Chapter 13) (10/05)
In re: **Ralph G Stein**
Bonnie J Stein

Case Number: **06-40948**

According to the calculations required by this statement:
☐ **The applicable commitment period is 3 years.**
☑ **The applicable commitment period is 5 years.**
☑ **Disposable Income is determined under § 1325(b)(3).**
☐ **Disposable Income is not determined under § 1325(b)(3).**
(Check the boxes as directed in Lines 17 and 23 of this statement.)

STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

FOR USE IN CHAPTER 13

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. REPORT OF INCOME

		Column A	Column B
1	**Marital/filing status.** Check the box that applies and complete the balance of this part of this statement as directed. a. ☐ Unmarried. **Complete only Column A ("Debtor's Income") for Lines 2-10.** b. ☑ Married. **Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.** All figures must reflect average monthly income for the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If you received different amounts of income during these six months, you must total the amounts received during the six months, divide this total by six, and enter the result on the appropriate line.	**Debtor's Income**	**Spouse's Income**
2	**Gross wages, salary, tips, bonuses, overtime, commissions.**	**$0.00**	**$0.00**
3	**Income from the operation of a business, profession, or farm.** Subtract Line b from Line a and enter the difference on Line 3. Do not enter a number less than zero. **Do not include any part of the business expenses entered on Line b as a deduction in Part IV.** a. Gross receipts — **$22,625.46** — **$1,335.08** b. Ordinary and necessary business expenses — **$10,032.41** — **$2,315.30** c. Business income — Subtract Line b from Line a	**$12,593.05**	**$0.00**
4	**Rent and other real property income.** Subtract Line b from Line a and enter the difference on Line 4. Do not enter a number less than zero. **Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.** a. Gross receipts — **$0.00** — **$0.00** b. Ordinary and necessary operating expenses — **$0.00** — **$0.00** c. Rental income — Subtract Line b from Line a	**$0.00**	**$0.00**
5	**Interest, dividends, and royalties.**	**$0.00**	**$0.00**
6	**Pension and retirement income.**	**$0.00**	**$0.00**
7	**Regular contributions to the household expenses of the debtor or the debtor's dependents, including child or spousal support.** Do not include contributions from the debtor's spouse.	**$0.00**	**$0.00**
8	**Unemployment compensation.** Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to be a benefit under the Social Security Act — Debtor **$0.00** — Spouse **$0.00**	**$0.00**	**$0.00**
9	**Income from all other sources.** Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. DO NOT INCLUDE any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. a. b. Total and enter on Line 9	**$0.00**	**$0.00**
10	**Subtotal.** Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	**$12,593.05**	**$0.00**
11	**Total.** If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	**$12,593.05**	

Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD		
12	**Enter the amount from Line 11.**	**$12,593.05**
13	**Marital adjustment.** If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter the amount of the income listed in Line 10, Column B that was NOT regularly contributed to the household expenses of you or your dependents. Otherwise, enter zero.	
14	**Subtract Line 13 from Line 12 and enter the result.**	**$12,593.05**
15	**Annualized current monthly income for § 1325(b)(4).** Multiply the amount from Line 14 by the number 12 and enter the result.	**$151,116.60**
16	**Applicable median family income.** Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: **Texas** b. Enter debtor's household size: **3**	**$50,408.00**
17	**Application of § 1325(b)(4).** Check the applicable box and proceed as directed. ☐ **The amount on Line 15 is less than the amount on Line 16.** Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and complete Part VII of this statement. DO NOT COMPLETE PARTS III, IV, V OR VI. ☑ **The amount on Line 15 is not less than the amount on Line 16.** Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with Part III of this statement.	

Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME		
18	**Enter the amount from Line 11.**	**$12,593.05**
19	**Marital adjustment.** If you are married, but are not filing jointly with your spouse, enter the amount of the income listed in Line 10, Column B that was NOT regularly contributed to the household expenses of you or your dependents. If you are unmarried or married and filing jointly with your spouse, enter zero.	
20	**Current monthly income for § 1325(b)(3).** Subtract Line 19 from Line 18 and enter the result.	**$12,593.05**
21	**Annualized current monthly income for § 1325(b)(3).** Multiply the amount from Line 20 by the number 12 and enter the result.	**$151,116.60**
22	**Applicable median family income.** Enter the amount from Line 16.	**$50,408.00**
23	**Application of § 1325(b)(3).** Check the applicable box and proceed as directed. ☑ **The amount on Line 21 is more than the amount on Line 22.** Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. ☐ **The amount on Line 21 is not more than the amount on Line 22.** Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. DO NOT COMPLETE PARTS IV, V, OR VI.	

Part IV. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)		
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)		
24	**National Standards: food, clothing, household supplies, personal care, and miscellaneous.** Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	**$1,368.00**
25A	**Local Standards: housing and utilities; non-mortgage expenses.** Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	**$462.00**

25B	**Local Standards: housing and utilities; mortgage/rent expense.** Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. DO NOT ENTER AN AMOUNT LESS THAN ZERO. a. IRS Housing and Utilities Standards; mortgage/rent Expense — **$1,390.00** b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47 — **$4,626.47** c. Net mortgage/rental expense — Subtract Line b from Line a.	**$0.00**
26	**Local Standards: housing and utilities; adjustment.** If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:	
27	**Local Standards: transportation; vehicle operation/public transportation expense.** You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. ☐ 0 ☐ 1 ☑ 2 or more Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	**$430.00**
28	**Local Standards: transportation ownership/lease expense; Vehicle 1.** Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) ☐ 1 ☑ 2 or more Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. DO NOT ENTER AN AMOUNT LESS THAN ZERO. a. IRS Transportation Standards, Ownership Costs, First Car — **$471.00** b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47 — **$489.46** c. Net ownership/lease expense for Vehicle 1 — Subtract Line b from Line a.	**$0.00**
29	**Local Standards: transportation ownership/lease expense; Vehicle 2.** Complete this Line only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. DO NOT ENTER AN AMOUNT LESS THAN ZERO. a. IRS Transportation Standards, Ownership Costs, Second Car — **$200.00** b. Average Monthly Payments for debts secured by Vehicle 2, if any, as stated in Line 47 — **$280.80** c. Net ownership/lease expense for Vehicle 2 — Subtract Line b from Line a.	**$0.00**
30	**Other Necessary Expenses: taxes.** Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. DO NOT INCLUDE REAL ESTATE OR SALES TAXES.	**$3,082.33**
31	**Other Necessary Expenses: mandatory payroll deductions.** Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. DO NOT INCLUDE DISCRETIONARY AMOUNTS, SUCH AS NON-MANDATORY 401(K) CONTRIBUTIONS.	

32	**Other Necessary Expenses: life insurance.** Enter average monthly premiums that you actually pay for term life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INSURANCE ON YOUR DEPENDENTS, FOR WHOLE LIFE, OR FOR ANY OTHER FORM OF INSURANCE.	**$1,200.00**
33	**Other Necessary Expenses: court-ordered payments.** Enter the total monthly amount that you are required to pay pursuant to court order, such as spousal or child support payments. DO NOT INCLUDE PAYMENTS ON PAST DUE SUPPORT OBLIGATIONS INCLUDED IN LINE 49.	
34	**Other Necessary Expenses: education for employment or for a physically or mentally challenged child.** Enter the total monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	
35	**Other Necessary Expenses: childcare.** Enter the average monthly amount that you actually expend on childcare. DO NOT INCLUDE PAYMENTS MADE FOR CHILDREN'S EDUCATION.	
36	**Other Necessary Expenses: health care.** Enter the average monthly amount that you actually expend on health care expenses that are not reimbursed by insurance or paid by a health savings account. DO NOT INCLUDE PAYMENTS FOR HEALTH INSURANCE LISTED IN LINE 39.	**$360.00**
37	**Other Necessary Expenses: telecommunication services.** Enter the average monthly expenses that you actually pay for cell phones, pagers, call waiting, caller identification, special long distance, or internet services necessary for the health and welfare of you or your dependents. DO NOT INCLUDE ANY AMOUNT PREVIOUSLY DEDUCTED.	**$150.00**
38	**Total Expenses Allowed under IRS Standards.** Enter the total of Lines 24 through 37.	**$7,052.33**
	Subpart B: Additional Expense Deductions under § 707(b) **Note: Do not include any expenses that you have listed in Lines 24-37**	
39	**Health Insurance, Disability Insurance, and Health Savings Account Expenses.** List the average monthly amounts that you actually expend in each of the following categories and enter the total. a. Health Insurance: **$950.00** b. Disability Insurance: c. Health Savings Account: Total: Add Lines a, b and c	**$950.00**
40	**Continued contributions to the care of household or family members.** Enter the actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. DO NOT INCLUDE PAYMENTS LISTED IN LINE 34.	
41	**Protection against family violence.** Enter any average monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law.	
42	**Home energy costs in excess of the allowance specified by the IRS Local Standards.** Enter the average monthly amount by which your home energy costs exceed the allowance in the IRS Local Standards for Housing and Utilities. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION DEMONSTRATING THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.	
43	**Education expenses for dependent children under 18.** Enter the average monthly expenses that you actually incur, not to exceed $125 per child, in providing elementary and secondary education for your dependent children less than 18 years of age. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION DEMONSTRATING THAT THE AMOUNT CLAIMED IS REASONABLE AND NECESSARY AND NOT ALREADY ACCOUNTED FOR IN THE IRS STANDARDS.	
44	**Additional food and clothing expense.** Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to exceed five percent of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION DEMONSTRATING THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.	
45	**Continued charitable contributions.** Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	**$50.00**
46	**Total Additional Expense Deductions under § 707(b).** Enter the total of Lines 39 through 45.	**$1,000.00**

	Subpart C: Deductions for Debt Payment	
47	**Future payments on secured claims.** For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage. If necessary, list additional entries on a separate page.	

	Name of Creditor	Property Securing the Debt	60-month Average Payment
a.	**Bank of America**	**Land Rover Discovery**	**$476.51**
b.	**Ethan Allen /GEMB**	**Office Furniture**	**$76.62**
c.	**Ethan Allen /GEMB**	**Office Furniture**	**$52.88**
	(See continuation page.)		Total: Add Lines a, b and c

Line 47 total: **$5,526.23**

48	**Past due payments on secured claims.** If any of the debts listed in Line 47 are in default, and the property securing the debt is necessary for your support or the support of your dependents, you may include in your deductions 1/60th of the amount that you must pay the creditor as a result of the default (the "cure amount") in order to maintain possession of the property. List any such amounts in the following chart and enter the total. If necessary, list additional entries on a separate page.	

	Name of Creditor	Property Securing the Debt in Default	1/60th of the Cure Amount
a.			
b.			
c.			
			Total: Add Lines a, b and c

Line 48 total: **$0.00**

49	**Payments on priority claims.** Enter the total amount of all priority claims (including priority child support and alimony claims), divided by 60.	**$1,331.67**
50	**Chapter 13 administrative expenses.** Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.	

a.	Projected average monthly Chapter 13 plan payment.	**$2,000.00**
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	**8.7** %
c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b

Line 50 total: **$174.00**

51	**Total Deductions for Debt Payment.** Enter the total of Lines 47 through 50.	**$7,031.90**
	Subpart D: Total Deductions Allowed under § 707(b)(2)	
52	**Total of all deductions allowed under § 707(b)(2).** Enter the total of Lines 38, 46 and 51.	**$15,084.23**

	Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)	
53	**Total current monthly income.** Enter the amount from Line 20.	**$12,593.05**
54	**Support income.** Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, included in Line 7, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.	
55	**Qualified retirement deductions.** Enter the monthly average of (a) all contributions or wage deductions made to qualified retirement plans, as specified in § 541(b)(7) and (b) all repayments of loans from retirement plans, as specified in § 362(b)(19).	
56	**Total of all deductions allowed under § 707(b)(2).** Enter the amount from Line 52.	**$15,084.23**
57	**Total adjustments to determine disposable income.** Add the amounts on Lines 54, 55, and 56 and enter the result.	**$15,084.23**
58	**Monthly Disposable Income under § 1325(b)(2).** Subtract Line 57 from Line 53 and enter the result.	**($2,491.18)**

Part VI: ADDITIONAL EXPENSE CLAIMS

59

Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

	Expense Description	Monthly Amount
a.		
b.		
c.		
	Total: Add Lines a, b, and c	**$0.00**

Part VII: VERIFICATION

60

I declare under penalty of perjury that the information provided in this statement is true and correct.
(If this is a joint case, both debtors must sign.)

Date: **07/08/2006** Signature: **/s/ Ralph G Stein**
(Debtor)

Date: **07/08/2006** Signature: **/s/ Bonnie J Stein**
(Joint Debtor, if any)

47. Future payments on secured claims (continued):

Name of Creditor	Property Securing the Debt	60-month Average Payment
National City Mortgage	4319 Hollow Oak Drive, Dallas, TX 75287	$4,626.47
SunTrust bank	2004 Volkswagon Jetta	$280.80
Volvo Finance NA	XC90	$12.95

Current Monthly Income Calculation Details

In re: **Ralph G Stein** Case Number: **06-40948**
Bonnie J Stein Chapter: **13**

3. Income from the operation of a business, profession or farm.

Debtor or Spouse's Income	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Avg. Per Month
	Description (if available)						
Debtor	**Income**						
Gross receipts	$26,600.96	$17,900.93	$16,830.64	$26,301.20	$33,274.84	$14,844.18	**$22,625.46**
Ordinary/necessary business expenses	$6,113.52	$9,296.93	$11,390.00	$19,584.91	$9,067.20	$4,741.92	**$10,032.41**
Business income	$20,487.44	$8,604.00	$5,440.64	$6,716.29	$24,207.64	$10,102.26	**$12,593.05**
Spouse	**Income from Business**						
Gross receipts	$2,070.45	$1,027.00	$1,701.23	$1,530.32	$1,279.77	$401.69	**$1,335.08**
Ordinary/necessary business expenses	$2,862.29	$2,717.06	$2,440.02	$1,864.44	$2,832.97	$1,175.02	**$2,315.30**
Business income	($791.84)	($1,690.06)	($738.79)	($334.12)	($1,553.20)	($773.33)	**($980.22)**

Underlying Allowances

In re: **Ralph G Stein**
Bonnie J Stein

Case Number: **06-40948**
Chapter: **13**

Median Income Information	
State of Residence	**Texas**
Household Size	**3**
Median Income per Census Bureau Data	**$50,408.00**

National Standards: Food, Clothing, Household Supplies, Personal Care, and Miscellaneous	
Region	**US**
Family Size	**3**
Gross Monthly Income	**$12,593.05**
Income Level	**$5,834.00 and over**
Food	**$754.00**
Housekeeping Supplies	**$86.00**
Apparel and Services	**$278.00**
Personal Care Products and Services	**$84.00**
Miscellaneous	**$166.00**
Additional Allowance for Family Size Greater Than 4	**$0.00**
Total	**$1,368.00**

Local Standards: Housing and Utilities	
State Name	**Texas**
County or City Name	**Collin County**
Family Size	**Family of 3**
Non-Mortgage Expenses	**$462.00**
Mortgage/Rent Expense Allowance	**$1,390.00**
Minus Average Monthly Payment for Debts Secured by Home	**$4,626.47**
Equals Net Mortgage/Rental Expense	**$0.00**
Housing and Utilities Adjustment	**$0.00**

Local Standards: Transportation; Vehicle Operation/Public Transportation		
Transportation Region	**Dallas-Ft. Worth**	
Number of Vehicles Operated	**2 or more**	
Allowance	**$430.00**	
Local Standards: Transportation; Ownership/Lease Expense		
Transportation Region	**Dallas-Ft. Worth**	
Number of Vehicles with Ownership/Lease Expense	**2 or more**	
	First Car	**Second Car**
Allowance	**$471.00**	**$332.00 OVERRIDDEN--Amount Used: $200.00**
Minus Average Monthly Payment for Debts Secured by Vehicle	**$489.46**	**$280.80**
Equals Net Ownership / Lease Expense	**$0.00**	**$0.00**